

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claim 1. (currently amended): A computer-implemented method for impounding escrow funds by an electronic funds processor (EFP) in a computer system from credit/debit card transactions of a merchant associated with a close-out period, the method comprising the steps of:

determining a first sales amount in the computer system associated with one or more non-credit/debit card transactions of the merchant during the closeout period;

determining a second sales amount in the computer system associated with one or more credit/debit card transactions of the merchant during the closeout period;

determining ~~an~~ a first escrow amount in the computer system based on the first sales amount;

determining in the computer system whether the second sales amount exceeds ~~than~~ the first escrow amount; and

when the second sales amount exceeds the first escrow amount, crediting an escrow account with the first escrow amount, and crediting a merchant account with an amount equal to the difference between the second sales amount and the first escrow amount.

Claim 2. (original): The method of claim 1, wherein the one or more non-credit/debit card transactions are cash transactions.

Claim 3. (original): The method of claim 1, wherein one or more non-credit/debit card transactions are each facilitated using a payment instrument selected from the group consisting of personal checks, money orders, bank checks, travelers checks, gift checks, gift certificates, and cash.

Claim 4. (original): The method of claim 1, comprising the additional steps of:  
determining a payable amount to be paid from the escrow account; and  
debiting the payable amount from the escrow account.

Claim 5. (currently amended): A computer-implemented method for impounding escrow funds by an electronic funds processor (EFP) in a computer system from credit/debit card transactions of a merchant associated with a close-out period, the method comprising the steps of:

determining a first sales amount in the computer system associated with one or more taxable non-credit/debit card transactions of the merchant during the closeout period;

determining a second sales amount in the computer system associated with one or more taxable credit/debit card transactions of the merchant during the closeout period;

determining ~~an~~ a first escrow amount in the computer system based on the sum of the first and second sales amounts;

determining whether a third sales amount exceeds the first escrow amount; and

when the third sales amount exceeds the first escrow amount, crediting ~~an~~ a second escrow account with the first escrow amount, and crediting a merchant account with an amount equal to the difference between the third sales amount and the first escrow amount.

Claim 6. (original): The method of claim 5, wherein the third sales amount is equal to the second sales amount.

Claim 7. (original): The method of claim 5, wherein the third sales amount is equal to the sum of the second sales amount and a fourth sales amount associated with one or more non-taxable credit/debit card transactions of the merchant associated with the closeout period.

Claim 8. (original): The method of claim 5, comprising the additional steps of:  
determining a payable amount to be paid from the escrow account; and debiting the payable amount from the escrow account.

Claim 9. (original): The method of claim 8, wherein the payable amount is debited for payment to one or more of a local tax authority, a state tax authority, a federal tax authority, a judicial authority, a recipient of a legal judgment and a merchant.

Claim 10. (original): The method of claim 5, wherein the escrow amount is determined as a predetermined percentage of one or more of the first and second sales amounts.

Claim 11. (original): The method of claim 8, wherein the escrow amount is determined as a sum of one or more predetermined percentages of one or more of the first and second sales amounts.

Claim 12. (original): The method of claim 10, wherein the predetermined percentage is determined from a merchant tax rate.

Claim 13. (original): The method of claim 12, wherein the predetermined percentage is increased over the merchant tax rate in order to facilitate payment of back taxes.

Claim 14. (original): The method of claim 10, wherein the predetermined percentage is determined as an estimate for generating escrow funds sufficient to pay a predetermined sum from the one or more of the first and second sales amounts over a predetermined number of sales periods.

Claim 15. (currently amended): A computer-implemented method for impounding escrow funds by an electronic funds processor (EFP) in a computer system from sales transactions of a merchant associated with a close-out period, the method comprising the steps of:

determining a first sales amount in the computer system associated with one or more cash sales transactions of the merchant during the closeout period;

determining a second sales amount in the computer system associated with one or more credit/debit card transactions of the merchant during the closeout period;

determining ~~an~~ a first escrow amount in the computer system based on the first sales amount;

determining whether the second sales amount in the computer system exceeds the first escrow amount; and

when the second sales amount exceeds the first escrow amount, crediting an escrow account with the first escrow amount, and crediting a merchant account with an amount equal to the difference between the second sales amount and the first escrow amount.

Claim 16. (currently amended): A computer-implemented method for impounding escrow funds by an electronic funds processor (EFP) in a computer system from sales transactions of a merchant associated with a close-out period, the method comprising the steps of:

determining a first sales amount in the computer system associated with one or more cash sales transactions of the merchant during the closeout period;

determining a second sales amount in the computer system associated with one or more credit/debit card transactions of the merchant during the closeout period; determining a plurality of escrow amounts based on the first sales amount;

determining in the computer system whether the second sales amount exceeds the sum of the plurality of escrow amounts; and

when the second sales amount exceeds the sum of the plurality of escrow amounts, crediting respectively each one of a plurality of escrow accounts with a corresponding one ~~each~~ of the plurality of escrow amounts, and crediting a merchant account with an amount equal to the difference between the second sales amount and the sum of the plurality of escrow amounts.